

The Effect of Reliability, Interactivity, Expertise, Physical Appearance and Trust on Purchase Intention of GEN-Z in Live Streaming Platforms

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Abstract – This is a causal relationship study basing on quantitative data to find out the live-streamer characteristics that influence purchase intention mediated by trust of Generation Z in Malaysia. The exogenous constructs of reliability, interactivity, expertise and physical appearance were hypothesized to influence purchase intention mediated by trust in this study. The results confirmed that interactivity, expertise and physical appearance have significant positive influence on purchase intention mediated by trust. This study confirmed the SOR theory with additional insights and it has practical implication to the industry.

Keywords – Live Streaming, Reliability, Interactivity, Expertise, Physical Appearance, Trust and Purchase Intention.

I. INTRODUCTION

Live streaming has emerged as a major digital online sales trend in recent years. It is a powerful tool for marketing and e-commerce and has become part of daily online behaviour. In Malaysia, e-commerce platforms like Shopee Live, Lazada Live, Facebook Live Tiktok live have gained strong popularity, especially among younger users. Shopee Malaysia reported over 34 million hours of live streaming in 2023 [1], highlighting how live streamers are successfully shaping consumer experiences. Live streaming is popular among Generation Z, also known as digital natives in online culture [2]. Live streamers play a multi-faceted role in live streaming, they present, entertain, answer questions and act as influencers on the consumers' purchase intention. Their personality, credibility and engagement style shape how Gen Z perceives a product. Researcher find that some live streamers are presenting unreliable information, some are over interactive that preventing the dissemination of needed information, some are lacked of expertise in the products/services that they represent and some may not have good physical appearance which may lead to distrust and affect consumer purchase intention ([3], [4], [5], [6] & [7]). Therefore, this paper investigates the extent reliability, interactivity, expertise and physical attractiveness affect Gen Z's purchase intention in live streamers mediated by trust.

II. MATERIALS AND METHOD

Literature Reviews

The Stimulus-Organism-Response (S-O-R) model serves as a foundational theory to explain how external stimuli influence individual responses through internal psychological states [8]. In this study, live streamers characteristics are seen as a stimulus that triggers emotional and cognitive responses in Generation Z (the organism), ultimately shaping their purchase intention (the responses). The model provides a systematic approach to study what live streamers' characteristics that affect Gen Z's online buying behaviour through the trust ([8] & [9]).

Purchase Intention (PI)

Purchase intention refers to the likelihood that a consumer will buy a product or service. It is considered a key indicator of future buying behaviour [10]. [11] emphasized that purchase intention reflects a consumer's assessment and preference for a product or brand, often culminating in a final purchase decision.

The relationship between Reliability (R), Trust and Purchase Intention

Reliability denotes the extent to which a live streamer is perceived as dependable and honest [3]. [12] and [7] highlighted that consistent messaging and transparent product communication significantly improve trust. [13] assert that trustworthiness reduces perceived risk and enhances viewer comfort, which in turn fosters purchase confidence. Hence the following hypotheses were formed:

H1: Reliability has a positive influence on trust.

H6: Trust mediates the relationship between reliability and purchase intention.

The relationship between Interactivity (I), Trust and Purchase Intention

[3] mentioned that interactivity increase viewer engagement, which tly enhance purchase intention. It increases degree of two-way communication between streamer and viewer and enhances real-time engagement that increase the perceived value buying process [14]. As suggested by [14], two-way communication triggers emotional bonds, increasing trust and encouraging purchases. Hence the following hypotheses were formed:

H2: Interactivity has a positive influence on trust.

H7: Trust mediates the relationship between interactivity and purchase intention.

The relationship between Expertise (EXP), Trust and Purchase Intention

Expertise of live streamer enhances persuasiveness in a particular purchase condition [15]. In live commerce, expertise also includes the ability to match the right products to the right consumers based on usage needs and daily relevance [16]. Expertise includes ability to present accurate, insightful, and persuasive product information which lead to perception of competency that increases purchase intention [17]. Hence the following hypotheses were formed:

H3: Expertise has a positive influence on trust.

H8: Trust mediates the relationship between expertise and purchase intention.

The relationship between Physical Attractiveness (PA) Trust and Purchase Intention

Physical appearance knows to affect a streamer's influence on consumer behavior [16]. Moreover, attractiveness of live streamers increases emotional responses and behavior [18]. It is also increases the trust of viewers that enforce purchase intention [19]. Hence the following hypotheses were formed:

H4: Physical Attractiveness has a positive influence on trust.

H9: Trust mediates the relationship between physical attractiveness and purchase intention.

The relationship between Trust and Purchase Intention

Studies by [20] affirm that trustworthiness in live streaming environments contributes to reduced perceived risk, thus encouraging purchase intention. Hence the following hypothesis was formed:

H5: Trust has a positive influence on consumer purchase intention.

Research Framework

A research conceptual framework was formulated as shown in Figure 1.0 from the above literature.

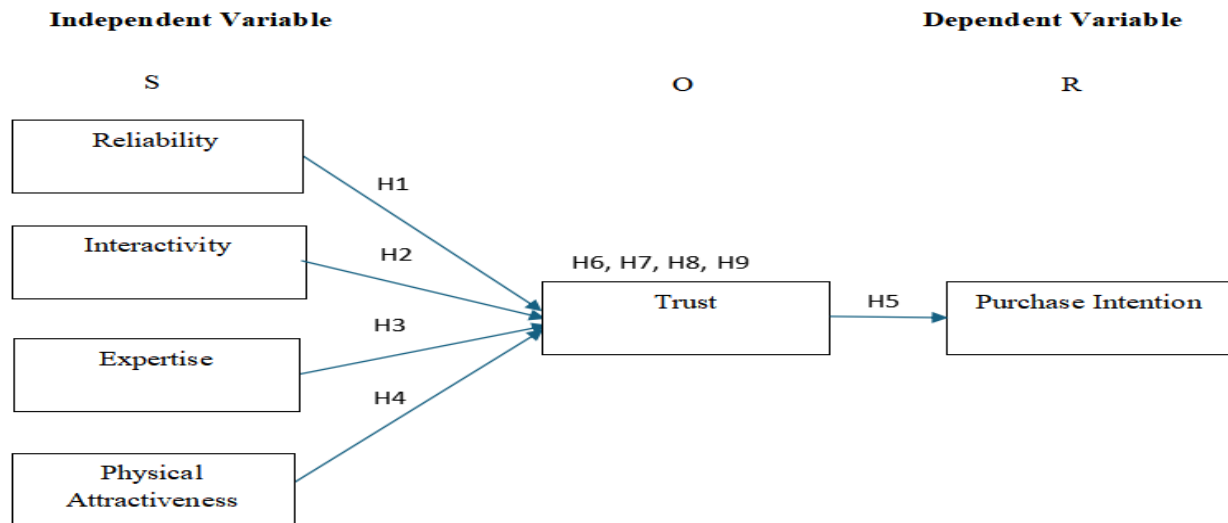


Figure 1.0 The Conceptual Research Framework of Live Streaming Purchase Intention Model

This is a causal relationship study by collecting quantitative data from respondents aged 18-29 (GEN Z) to study the influential the factors of the live streamers on the purchase intention mediated by trust on the group. The data was collected online throughout Malaysia and the questionnaire was adopted and adapted from previous research with went through pre-test and pilot test before collecting data from the public.

III. RESULTS

Descriptive study was done on the demographic factors followed by influential analysis on the constructs of study. Result of the 270 shown that respondent sizes are almost equal size between both gender (female 54.1%, male 45.9%). All respondents are from 18 to 29 years old and they are from all states the 13 states in Malaysia. Measurements of the constructs as shown in table 1.0 are reliable and valid with Cronbach's Alpha and Composite Reliability (CR) values exceeding 0.7, Average Variance Extracted (AVE) values 0.5 and above. The p-value of all these indicators are significant.

Table 1. Composite Reliability and Average Variance Extracted Results

	Composite Reliability (CR)	P values	Average Variance Extracted (AVE)	P values
EXP	0.83	0.000	0.56	0.000
I	0.80	0.000	0.50	0.000
PA	0.80	0.000	0.50	0.000
PI	0.82	0.000	0.53	0.000
R	0.79	0.000	0.55	0.000
T	0.81	0.000	0.51	0.000

The VIF value as shown in table 2.0 proves that there is discriminant validity of the constructs where none of the relationship between constructs is above 5.0 [21]. The results shown that hypotheses H2, H3, H4, and H5, except H1(0.513) are supported.

Table 2. Path Analysis & VIF Results

	Path	Beta value	VIF	T-Statistics	P-Value	Results
H1	R>T	0.035	2.60	0.65	0.513	Not Significant
H2	I>T	0.234	2.92	3.60	0.000	Significant
H3	EXP>T	0.433	2.78	7.81	0.000	Significant
H4	PA>T	0.267	3.08	4.09	0.000	Significant
H5	T>PI	0.263	4.40	3.39	0.001	Significant

Result in table 3.0 shown that there are significant mediation effects of trust on the relationship between I and PI ($\beta=0.061$, $p=0.012$), EXP and PI ($\beta=0.114$, $p=0.001$) and PA and PI ($\beta=0.070$, $p=0.017$) however Trust does not mediate the relationship between R and PI ($\beta=0.009$, $p=0.533$). Therefore, hypothesis H7, H8 and H9 are supported whereas H6 is not supported.

Table 3. Specific Indirect Effect Results

Hypothesis	Relationship	Beta value	P-Value	Results
H6	R>T>PI	0.009	0.533	Not Significant
H7	I>T>PI	0.061	0.012	Significant
H8	EXP>T>PI	0.114	0.001	Significant
H9	PA>T>PI	0.070	0.017	Significant

As shown in table 4.0, R^2 value of Trust (T) is 0.773 and PI is 0.756. The findings revealed that 77.3% of the endogenous construct of T is explained by the exogenous constructs of I, EXP and P and 75.6 % of PI can be explained by I, EXP, P and T. The results show that the model is highly predictive and it could be used in predicting the behavior or Gen Z consumer behavior in live streaming. f^2 , the effect size shown that H2(0.082), H3(0.297), H4 (0.102), H5(0.064), H6 (0.044), H8 (0.022), H9 (0.167) are significant except H1(0.002) and H7(0.001).

Table 4. Result of R^2

	R-Square
Trust(M)	0.773
Purchase Intention	0.756

IV. DISCUSSION

In summary, the measurement and structural model assessments evaluated that data met the necessary reliability and validity criteria. Composite Reliability (CR) and Average Variance Extracted (AVE) showed acceptable values, while discriminant validity was established successfully through the VIF result. The structural model indicated that expertise and physical attractiveness significantly influenced trust and purchase intention. Additionally, the R^2 and f^2 values demonstrated strong explanatory and effect power, particularly for trust ($R^2 = 0.773$) and purchase intention ($R^2 = 0.756$). The overall findings support the role of live streamers in influencing Gen Z consumers' purchase intention in Malaysia.

V. CONCLUSION

Theoretical Implications

This study contributes to academic literature by extending the application of the Stimulus-Organism-Response (S-O-R) model within the context of live-stream shopping among Generation Z in Malaysia. The live streamer serves as the stimulus, trust as the organism, and purchase intention as the response. The model effectively explains how streamer characteristics influence emotional responses that shape buying behavior. Additionally, this research enhances influencer marketing theory by highlighting the role of real-

time interaction in fostering trust. Unlike traditional influencers, live streamers communicate directly with viewers, forming stronger emotional bonds that lead to higher engagement and purchase likelihood.

Practical Implications

Marketers can prioritize live streaming in marketing. The brands should integrate live streaming as a central component of digital marketing. Collaborations with credible streamers with good interaction skills that have good physical appearance and expert in the products/services would enhance the brand equity and thus purchase intention.

Limitation and Recommendation

Limitation of this study includes the study was on live streamers within Malaysia with limited number of respondents. Future study may consider involvement of respondents from different countries to gauge the differences in their response and behaviour.

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